



Order Filed on October 3, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

RUSSELL LOW, ESQ. RLL-4745
LOW & LOW, LLC.
Attorneys at Law
505 Main Street
Hackensack, NJ 07601
(201) 343-4040
Attorneys for Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

Collin Abraham & Kelly Abraham : CASE NO. 18-30417

Debtor : The Honorable Rosemary Gambardella

**ORDER FOR AUTHORITY TO ENTER INTO A
MORTGAGE LOAN MODIFICATION**

The relief set forth on the following pages numbered (2) through page (2) is hereby

ORDERED.

DATED: October 3, 2019

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Page 2

Debtors: **Collin Abraham & Kelly Abraham**
Case No. 18-30417-RG
Caption: **ORDER FOR AUTHORITY TO ENTER INTO A
MORTGAGE LOAN MODIFICATION**

THIS MATTER being brought before the Court by Russell L. Low, Esq., attorney for Debtor, **Collin Abraham & Kelly Abraham**, upon the Notice of Motion for Authority to Enter into a Mortgage Loan Modification as to real property located at 23 Connel Drive West Orange, NJ 07052.

IT IS ORDERED that all arrears are to be rolled into the mortgage modification and therefore the Trustee should make no further disbursements on the arrears claim as filed.

IT IS ORDERED that the creditor shall modify its claim in accordance with the terms of the modification within 90 days of the entry of this Order.

IT IS ORDERED that the debtor shall file a Modified Plan and Amended Schedules I and J within 21 days of the entry of this Order.

IT IS FURTHER ORDERED and, it appearing that notice of said Motion was properly served upon all parties concerned and this Court, having considered the representation of the Russell L. Low, Esq., attorney for the Debtor, and attorney for secured creditor Specialized Loan Servicing LLC appearing and for good cause having been shown;

ORDERED AND ADJUDGED AND DECREED that the Debtor's Motion for Authority to Enter into a Mortgage Loan Modification on the mortgaged property as set forth in the Loan Modification Agreement attached as an Exhibit to the Motion is hereby granted.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Collin A Abraham
Kelly A Abraham
Debtors

Case No. 18-30417-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2019.
db/jdb +Collin A Abraham, Kelly A Abraham, 23 Connel Drive, West Orange, NJ 07052-1335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2019 at the address(es) listed below:

Aleksander Piotr Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.
alex@winstonandwinston.com
James Lewis on behalf of Creditor Business Resource & Investment Service Center
jlewis@theplglaw.com, hchaudry@theplglaw.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing, LLC
rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Russell L. Low on behalf of Debtor Collin A Abraham rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Joint Debtor Kelly A Abraham rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8